

Application Serial No.: 09/847,677
Amendment and Response to July 18, 2006 Final Office Action

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REMARKS

Claims 1 – 20, 22 and 24 are in the application. Claims 1, 22, and 24 were previously presented; claims 2 – 20 remain unchanged from the original versions thereof; and claims 21 and 23 are canceled. Claims 1, 22, and 24 are the independent claims herein. No new matter has been added to the application as a result of the amendments submitted herewith.

Reconsideration and further examination are respectfully requested.

Oath/Declaration

The oath or declaration was deemed defective. A new oath or declaration in compliance with 37 CFR 1.67(a) identifying this application by application number and filing date is submitted herewith, as required.

Claim Rejections – 35 USC § 103

Claims 1 – 20 and 22 were rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis U.S. Patent No. 6,513,019 in view of Borkovsky U.S. Patent No. 6,556,991 B1 in view of Tan, Victor S. L. Tan "Early Warning System Important." New Straits Times. Kuala Lumpur: Apr 22, 1998. pg 12 (hereinafter, Tan). This rejection is respectfully traversed.

Claim 1 relates to a method for monitoring financial exposure in an entity having a plurality of operating units. In particular, claim 1 states, Inter alia,

gathering information about each of the operating units including at least one product identifier and at least one collateral identifier; mapping the at least one product identifier to a standardized product identifier by associating product nomenclature from each of the plurality of operating units with product nomenclature of the entity; mapping said at least one collateral identifier to a standardized collateral identifier by associating collateral nomenclature from each of the plurality of operating units with collateral nomenclature of the entity; and generating aggregated exposure information for said entity related to said at least one customer to indicate

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a financial exposure of the entity as related to said at least one customer across the plurality of operating units. (emphasis added)

Thus, it is clear that Applicant claims a method wherein the mapping of the at least one product identifier to a standardized product identifier is accomplished by associating product nomenclature from each of the plurality of operating units with product nomenclature of the entity, the mapping of the at least one collateral identifier to a standardized collateral identifier is accomplished by associating collateral nomenclature from each of the plurality of operating units with collateral nomenclature of the entity; and the generated aggregated exposure information for the entity is related to the at least one customer to indicate a financial exposure of the entity as related to said at least one customer across the plurality of operating units. Claims 22 and 24 are worded, in relevant part, similar to claim 1.

Contrary to the Applicant's claims 1, 22, and 24, the cited and relied upon Borkovsky discloses a method for normalizing names and descriptions of items. According to Borkovsky, item name variants are grouped together form clusters and each cluster of item name variants is mapped to a normalized item name. (See Borkovsky)

Applicant respectfully notes Borkovsky does not disclose or suggest the clusters, normalized names, or variant names in the context of or related to a plurality of operating units for an entity. To the contrary, Borkovsky merely discloses the mapping of variant names to a normalized name. No distinction or suggestion is provided regarding an association of a name variant and a normalized name for an item regarding an operating unit. Thus, the Office Action's statement that Borkovsky discloses mapping said product identifier to a standardized product identifier by associating product nomenclature from each of the plurality of operating units with product nomenclature of the entity is false. Again, Borkovsky neither discloses nor suggests mapping a product nomenclature for each of a plurality of operating units with a standard product nomenclature of an entity. The Office Action appears to fail to

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mention the relationship of the product nomenclature to the entity in rejecting the claims.

Applicant notes that the mapping of the product identifiers by associating product nomenclature from each of the plurality operating units with product nomenclature of the entity is not a mere design choice but instead offers substantial benefit in, for example, a business entity having multiple operating units with a plurality of products. Accordingly, the claimed aspects of the operating units and the nomenclature of the entity deserve every consideration when determining the patentability of the claims.

Regarding the mapping of the collateral identifier by associating collateral nomenclature from each of the plurality of operating units with collateral nomenclature of the entity, Applicant submits that Borkovsky is silent regarding any type of nomenclature of an operating unit and nomenclature of an entity.

Therefore, the cited and Borkovsky does not disclose that for which it is cited and relied upon and, more importantly, that which is claimed by Applicant. Combining Borkovsky and Lewis therefore does not correct the deficiencies of Lewis since Borkovsky fails to disclose that for which it was cited and relied upon for disclosing.

Applicant further submits that combining the cited and relied upon Lewis, Borkovsky, and Tan as alleged in the Office Action fails to correct the deficiencies of Lewis since Borkovsky (at least) fails to disclose that for which it was cited and relied

Therefore, Applicant respectfully submits that claims 1 and 22 are not anticipated by Lewis, Borkovsky, and Tan under 35 USC 103(a). Claims 2 – 20 and 22 depend from claim 1. Applicant submits that claims 2 – 20 and 22 depending from claim 1 are patentable over Lewis, Borkovsky, and Tan for at least depending from an allowable base claim.

Accordingly, the reconsideration and withdrawal of the rejection of claims 1 – 20 and 22 under 35 USC 103(a) are respectfully requested, as well as the allowance of same.

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Claim 24 was rejected under 35 U.S.C. 103(a) as being unpatentable over Lewis in view of Borkovsky. This claim is respectfully traversed.

Inasmuch as the claims 1 – 20 and 24 discussed hereinabove are clearly shown to claim that which is not disclosed or suggested by the combination of Lewis and Borkovsky, Applicant respectfully submits that Lewis fails to disclose, at least, the mapping aspects of claim 24.

Accordingly, the reconsideration and withdrawal of the rejection of claim 24 under 35 USC 103(a) is respectfully requested, as well as the allowance of same.

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CONCLUSION

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-5985.

Respectfully submitted,

December 18, 2006
Date



Randolph P. Calhoun
Registration No. 45,371
Buckley, Maschoff & Talwalkar LLC
50 Locust Avenue
New Canaan, CT 06840
(203) 972-5985